

IN THE UNITED STATES DISTRICT COURT FOR THE  
MIDDLE DISTRICT OF ALABAMA

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ANGELA DENSIE NAILS,

Plaintiff,

CASE NO 1:06cv253-MEF

COMPASS BANK DOTHEN,

Defendant,

**DEMAND FOR JURY TRIAL**

**COMPLAINT NEGLIGENCE**

The Plaintiff is requesting the courts reconsider the case against the defendant, on the merits of this Motion. The Middle District Of Alabama has the Jurisdiction in this case. SEE EXHIBIT A.

Uniform Commercial Code-Article 4 Section 6 8-102, 4-215 (f)

Documentary draft comes thur onto Plaintiff account number, bank sends the draft back to Wal-Mart Store, because Compass Bank said that account was going to be closed. Money to pay for checks was inside my account for the check for Wal-Mart Store to be paid and two other checks to be paid. Compass bank sent all three checks back to the Merchant, and leaving me a \$36.00 charge for NSF. Plaintiff contacted the bank. Compass bank told me that they thought that

there were not any other drafts coming into the account. And said to the Plaintiff when the drafts come to be paid the drafts would pay out of my account. The NSF were never credit back to my account before February 18,2006. The Compass Bank closes the account with a 0 balance due on the Checking Account. The account was to be close on February 13,2006 and when the account was not close until February 18, 2006 a \$19.00 Electric debt came in and the bank paid the debt, even after the letter Compass Bank mailed me stating that my account would close 10 days from the date on the letter February 03,2006 account closing date February 13, 2006. Another \$36.00 NSF charged to my account because of the \$19.00 DEBT, Uniform Commercial Code- Article 4 line (a) section 4-110 Electronic Presentment. Compass Bank is sending me a bill for \$25.90 for a payment that Compass Bank dose not know were the amount generated form, Uniform Commercial Code- Article 4 Section(a) (c) part (2) of Uniform Commercial Code- Article 4 Failure by bank to exercise ordinary care. Uniform Commercial Code- Article —4 4-301 Sections (a) (1) (2) (3) (b) (c). PAYOR BANK

RESPONIBILITY FOR LATE RETURN OF ITME (a) (1) (2) (b).

Compass Bank is responsible for damages upon their agreement with the customer, Uniform Commercial Code-4 4-103 (a) thur (e).

BANKS LIABILITY TO CUSTOMER FOR WRONGFUL

DISHONOR; Uniform Commercial Code- Article 4

4-402 (a) (1) (2) (3) (4) and (c). Uniform Commercial Code- Article 4

4-401 (d) 4-401 (2). Compass Bank did not consider Uniform

Commercial Code – Article 4 4-106 PAYABLE THROUGH OR

PAYABLE AT BANK; COLLECTING BANK, Alternative B

section (b). Statement of other facts Exhibit B. Addressing Fraud

Reported to the Compass Bank Exhibit C. Compass Bank mailing

address 1520<sup>th</sup> Street South Suite 1802 Birmingham, Alabama 35233,

mailing to Compass Bank Attorney(s) address.

  
ANGELA DENISE NAILS

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